

17c167
March 5, 2017

Dean von Germeten
1921 Thurston Ave.
Racine, WI 53403 USA

MAR - 9 2017


Planet Home Lending, LLC
321 Research Parkway, Suite 303
Meriden, CT 06450

RE: Loan # 050326451

Dear Planet Home Lending, LLC:

I am in receipt of your letter of Feb. 23, 2017 and account statement to above loan number, but which does not qualify in terms of my Qualified Written Request of 1/18/2017 or 2nd Request of 2/21/2017, asking for a true bill, evidence of debt, letter of agency, or proof that you are a secured party creditor with standing, by providing the original, **wet ink copy of my signed promissory note** for inspection, or evidence of any contractual relationship entered into voluntarily and with full disclosure between us. As a loan servicer you must provide these things to establish your claims as a bonafide, secured party creditor. Please know you have until March 14 to prove your claims to receive any further money from DEAN R VONGERMETEN or Dean R. von Germeten and will be required to provide full release of past payments and property title for your failure to do so. Penalties and charges may also apply. Copies of all our correspondence is being provided to US Eastern District Court of Wisconsin to establish my clear title to said property. This is your final notice.

Sincerely,


Dean von Germeten
Representative for DEAN R. VON GERMETEN

Subscribed and sworn to (or affirmed) before me on this 6th day of March, 2017 A.D.

Proved to be before me on the basis of satisfactory evidence to be the authentic person(s)

By: 
Notary Public Signature

Commission expires: 10/16/20

Notary Public Seal





Planet Home Lending
WE'LL GET YOU HOME

February 23, 2017

Dean R Vongermeten
1921 Thurston Ave
Racine, WI 53403 2340

RE: Loan No. 0503260451

Dear Mortgagor(s):

Enclosed please find the loan document(s) you requested.

If you should require further assistance, please contact Customer Service between the hours of 8:30am and 9:00pm, Monday-Friday at: 1-866-882-8187.

Sincerely,

Customer Service

CS099 024
CSW

ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: Please be advised that this letter constitutes neither a demand for the payment of the captioned debt nor a notice of personal liability to any recipient hereof who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending is a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

MORTGAGE LOAN STATEMENT

Property Address: 1921 THURSTON AVE
RACINE, WI 53403

Website: www.planethomelending.com
Customer Service: (866) 882-8187
Email: cs@myloansupport.com

Loan Number:	0503260451
Next Payment Due Date:	03/01/2017
Amount Due:	\$344.41
<i>\$13.78 late fee will be charged after 03/16/2017</i>	

ACCOUNT INFORMATION	
Loan Due Date	03/01/2017
Principal Balance	\$26,157.12
2nd Principal Balance	\$0.00
Interest Rate	4.079%
Prepayment Penalty	No
Current Escrow Balance	\$518.36

Principal	\$55.68
Interest	\$88.91
Escrow (Taxes and Insurance)	\$199.82
Other	\$0.00
Regular Monthly Payment	\$344.41
Total Fees and Charges	\$0.00
Overdue Payments	\$0.00
Total Amount Due	\$344.41

Date Paid	Description	Principal	Interest	Escrow	Other	Late Charges	Total
02/02/17	Payment Received	\$55.49	\$89.10	\$199.82	\$0.00	\$0.00	\$344.41

	Paid Last Month	Paid Year to Date
Principal	\$55.49	\$110.79
Interest	\$89.10	\$178.39
Escrow (<i>Taxes and Insurance</i>)	\$199.82	\$399.64
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)**	\$0.00	\$0.00
Total	\$344.41	\$688.82

You can pay your mortgage online, update your loan information and sign up to receive your monthly statement via our e-bill option to help Planet Home Lending go green!! www.planethomelending.com

**** Partial Payments:** Any partial payment that you make is held in an "unapplied" account until the full monthly payment is received.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Detach here and send this portion of the statement with your payment. Retain top portion for your records

Loan Number	0503260451
Borrower	DEAN R VONGERMETEN
Due By 03/01/2017	\$344.41
<i>\$13.78 late fee will be charged after 03/16/2017.</i>	

***Please do not send any
correspondence with your payment.***

☐ Check this box if address form completed on the reverse.[illegible]

Planet Home Lending, LLC
P.O. Box 660016
Dallas, TX 75266-0016



Case 2:17-cv-00167-PP Filed 03/10/17 Page 3 of 6 Document 6

<u>Important Information:</u> Your mortgage loan is one of the most important financial obligations an individual will ever make. An important part of that responsibility is making your payments on or before the due date. Your loan is delinquent if the payment is not received on or before the due date. Payments are credited upon receipt, not by the postmark date.																									
Payments - Lockbox Planet Home Lending, LLC P.O. Box 660016 Dallas, TX 75266-0016	Automated Payments: Online: www.planethomelending.com By Phone: 1-866-882-8187 (Fee may be assessed)	Payments - Overnight Planet Home Lending, LLC 321 Research Pkwy Ste 303 Meriden, CT 06450 ATTN: Cash Management	Customer Service: 1-866-882-8187 Our Customer Service Representatives are ready to assist you with all of your needs. You may contact us Monday through Friday, 8:30 am to 9:00 pm ET. Please have your account number and social security number ready.																						
Payments received after 9pm ET will be processed the next business day.																									
<u>Please note payments in excess of \$10,000.00 are required to be made with guaranteed or certified funds.</u>																									
The Fair and Accurate Credit Transaction Act of 2003 requires us to notify you that we may report information about your account to the credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.																									
Fee Schedule* <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: none;">Amortization Schedule</td> <td style="border: none; text-align: right;">\$15.00</td> </tr> <tr> <td style="border: none;">Duplicate Year End Statement</td> <td style="border: none; text-align: right;">\$10.00</td> </tr> <tr> <td style="border: none;">Loan History (non-borrower)</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Up to 24 months</td> <td style="border: none; text-align: right;">\$15.00 per year</td> </tr> <tr> <td style="border: none;">Stop Payment</td> <td style="border: none; text-align: right;">\$Per State Law</td> </tr> <tr> <td style="border: none;">Verification of Mortgage</td> <td style="border: none; text-align: right;">\$15.00</td> </tr> <tr> <td style="border: none;">Copy of Document</td> <td style="border: none; text-align: right;">\$15.00</td> </tr> <tr> <td style="border: none;">Fax Fee</td> <td style="border: none; text-align: right;">\$15.00</td> </tr> <tr> <td style="border: none;">Payoff Processing Fee</td> <td style="border: none; text-align: right;">\$Per State Law</td> </tr> <tr> <td style="border: none;">Loan History over 25 months</td> <td style="border: none; text-align: right;">\$10.00</td> </tr> <tr> <td style="border: none;">NSF Fee</td> <td style="border: none; text-align: right;">\$Per State Law</td> </tr> </table> <p style="font-size: small;">*Fees are subject to change without prior notice All Fees are Subject to State Law</p>	Amortization Schedule	\$15.00	Duplicate Year End Statement	\$10.00	Loan History (non-borrower)		Up to 24 months	\$15.00 per year	Stop Payment	\$Per State Law	Verification of Mortgage	\$15.00	Copy of Document	\$15.00	Fax Fee	\$15.00	Payoff Processing Fee	\$Per State Law	Loan History over 25 months	\$10.00	NSF Fee	\$Per State Law	Website Information www.planethomelending.com Visit our secure website at your convenience and utilize the many services offered: <ul style="list-style-type: none"> Make your mortgage payment View current loan information and activity Register to receive electronic statements Enroll in our Automatic Payment Program View Tax and Insurance Information Sign up to receive your Year End Mortgage Interest Statement 	24-Hour Automated Account Information For fast, convenient service, Planet Home Lending, LLC is pleased to offer 24-Hour Automated Account Information. This service allows you to: <ul style="list-style-type: none"> Make your mortgage payment Receive your general loan information Obtain your yearend interest paid Get instructions to request a payoff statement and so much more!! <p>To access our automated system, please call 866-882-8187 and follow the prompts. Please have your account number and social security number ready.</p>	
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<u>Hazard Insurance Reminder:</u> To protect our mutual interest, Planet Home Lending, LLC must be named in the mortgagee clause. Please keep in mind it is your responsibility to maintain proper and sufficient hazard insurance coverage as well as flood insurance where required. Failure to maintain and provide PHL with evidence of insurance prior to the expiration may result in us obtaining coverage to protect our interest. PHL should be notified of any loss that occurs to your property. Updates and Bills should be mailed to the address below: Planet Home Lending, LLC PO Box 5023 Troy, MI 48007-5023 Toll Free #: 855-211-9690																									
<u>Real Estate Tax Information:</u> Please note that some tax districts will only release tax bills to the homeowners, in this case it is the homeowners responsibility to forward the tax bill if your loan is escrowed. Please write your loan number on the bill and mail to the address below. In addition, supplemental tax bills are the responsibility of the property owner as well as filing for any exemptions. Planet Home Lending, LLC 321 Research Pkwy, Ste 303 Meriden, CT 06450 ATTN: Tax Department																									
<u>Payoff Statements:</u> Payoff statements may be obtained by submitting a signed request and faxing it to 203-238-1050 or mail to the address below. Please allow for a three business day turn around time for payoff statements that are mailed or faxed. No verbal information can be provided. If you send less money than requested to pay your loan in full, interest will continue to accrue and the loan will not be released. Payoff request and funds must be sent to the following address: Planet Home Lending, LLC 321 Research Pkwy, Ste 303 Meriden, CT 06450 ATTN: Payoffs <p style="text-align: center; font-size: small;">*Please note payoff funds are required to be made with guaranteed or certified funds.</p>																									
FOR ARKANSAS RESIDENTS: Please be advised that Planet Home Lending, LLC is licensed with the Securities Department for the State of Arkansas. Borrowers may file complaints about Planet Home Lending, LLC with the Arkansas Securities Department. Borrowers may also obtain further information from the Arkansas Securities Department by calling (501) 324-9260 or by visiting the Department's website at: http://www.securities.arkansas.gov .																									
FOR NEW YORK RESIDENTS: Please be advised that Planet Home Lending, LLC is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Planet Home Lending, LLC with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov . A list of non-profit housing counselors can be found at http://www.dfs.ny.gov/consumer/mortg_nys_np_counseling_agencies.htm .																									
FOR TEXAS RESIDENTS: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov .																									

If your address, phone number, or other information has changed (or is incorrect), please complete the section below.

PERSONAL CONTACT INFORMATION
 Please provide your personal contact information below.

Account Number: _____

Borrowers Name _____ Co-Borrowers Name _____

New Address _____

Seasonal: Yes ___ No ___ Start Date: _____ Stop Date: _____ Seasonal Contact Number(_____) _____

Home Phone (_____) _____ Work Phone (_____) _____ Other Number:(_____) _____

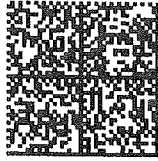
Please be sure to check the box on the reverse side when completing this form.



Planet Home Lending
321 Research Parkway, Suite 303
Meriden, CT 06450

ADDRESS SERVICE REQUESTED

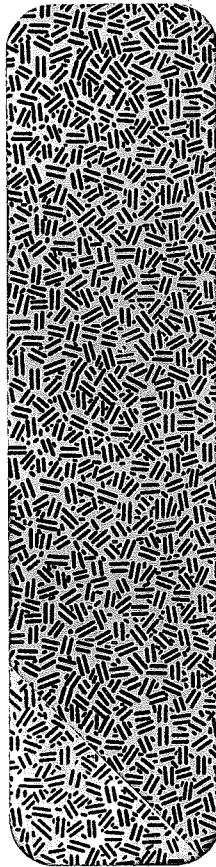
PRESORTED
FIRST CLASS



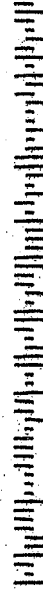
U.S. POSTAGE >> PITNEY BOWES





ZIP 06450 \$ 000.42³
02 1W
0001385788 FEB. 28, 2017



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SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p><i>Planet Home Lending, LLC</i> <i>P.O. Box 660016</i> <i>Dallas TX 75266</i></p>  <p>9590 9402 1891 6104 8974 60</p> <p>2. Article Number (Transfer from service label)</p> <p>7015 1520 0002 5248 9377</p> <p>PS Form 3811, July 2015 PSN 7530-02-000-9053</p>		<p>A. Signature</p> <p>X <i>ISAAC AMPOBANE</i> <input type="checkbox"/> Agent</p> <p>B. Received by (Printed Name) <i>ISAAC AMPOBANE</i> C. Date of Delivery <i>2/28/17</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type</p> <p><input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Adult Signature Restricted Delivery <input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p>Domestic Return Receipt</p>	

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